

Table I.A.2.a(1998) Percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	26.9%	11.9%	29.9%	67.0%	11.2%	52.3%
Industry group **						
Agric., fish., forest.	16.7%	14.9%	16.3%*	56.4%	14.3%	38.3%
Mining	40.3%	15.2%*	8.4%*	80.8%	13.1%*	58.2%
Construction	16.0%	14.2%	32.4%	67.4%	13.9%	35.9%
Manufacturing	24.3%	10.3%	40.2%	64.5%	9.2%	46.8%
Transp., commu., util.	40.1%	11.9%	43.0%	74.7%	11.7%	64.8%
Wholesale trade	27.1%	11.7%	40.4%	72.8%	10.9%	56.8%
Retail Trade	35.6%	11.9%	29.2%	63.9%	10.4%	54.5%
Fin., ins., real est.	38.4%	7.6%	28.3%	77.2%	6.4%	64.6%
Services	19.8%	12.2%	25.1%	59.9%	11.9%	40.9%
Unknown	--	--	--	--	--	--
Ownership						
For profit, incorporated	28.6%	10.5%	32.9%	68.0%	9.7%	54.9%
For profit, unincorporated	12.6%	10.4%	23.3%	49.7%	10.1%	32.3%
Nonprofit	23.4%	21.0%	22.0%	46.9%	22.0%	26.4%
Unknown	66.5%	54.7%	26.7%*	69.6%	--	67.1%
Age of firm						
Less than 5 years	12.4%	9.0%	20.7%	79.5%	8.8%	43.4%
5-9 years	13.3%	11.3%	27.0%	46.4%	11.0%	29.3%
10-19 years	14.9%	11.0%	22.0%	59.9%	10.7%	33.3%
20 or more years	28.6%	13.1%	30.3%	75.2%	12.6%	51.3%
Unknown	61.0%	43.1%	48.6%	62.6%	23.0%*	61.7%
Multi/single status						
2 or more locations	49.4%	17.6%	30.9%	67.1%	15.0%	55.4%
1 location only	11.2%	11.0%	23.5%	34.9%	10.8%	17.6%
Percent full-time employees						
Less than 25%	23.5%	20.6%	14.2%*	45.4%	21.3%	27.7%
25-49 %	32.6%	12.1%	25.2%	73.8%	12.3%	56.3%
50-74 %	24.1%	11.5%	23.6%	64.3%	11.2%	48.3%
75% or more	27.1%	11.5%	32.7%	67.2%	10.7%	53.4%
Union presence						
No union employees	24.7%	11.4%	30.0%	72.5%	10.8%	52.7%
Has union employees	53.1%	21.0%	31.9%	76.9%	21.1%	67.2%
Unknown	28.7%	16.5%	24.1%	33.8%	14.2%	33.3%
Percent low wage employees **						
50% or more low wage	26.4%	12.0%	22.9%	75.5%	11.9%	48.1%
Less than 50% low wage	19.1%	11.5%	29.3%	68.2%	11.1%	42.8%
Unknown	60.4%	24.7%	44.4%	65.4%	16.5%	64.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.a(1998) Standard error for percent of private-sector establishments that offer health insurance that self-insure at least one plan by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 100 employees	100-499 employees	500 or more employees	Less than 50 employees	50 or more employees
United States	0.48%	0.41%	1.30%	0.91%	0.54%	0.74%
Industry group **						
Agric., fish., forest.	2.39%	2.63%	6.80%*	10.67%	2.30%	9.63%
Mining	7.74%	10.98%*	10.89%*	9.04%	10.57%*	10.48%
Construction	1.96%	1.95%	7.52%	9.56%	1.95%	4.15%
Manufacturing	1.19%	0.92%	3.18%	1.21%	0.89%	1.33%
Transp., commu., util.	3.49%	1.14%	9.35%	5.43%	1.61%	5.04%
Wholesale trade	2.61%	2.53%	4.96%	3.49%	2.75%	3.54%
Retail Trade	1.33%	0.89%	2.96%	1.56%	0.81%	1.60%
Fin., ins., real est.	1.62%	1.01%	5.60%	1.87%	1.19%	2.43%
Services	0.53%	0.45%	2.12%	1.66%	0.58%	1.24%
Unknown	--	--	--	--	--	--
Ownership						
For profit, incorporated	0.67%	0.53%	1.49%	0.86%	0.66%	0.81%
For profit, unincorporated	0.70%	0.73%	3.25%	5.65%	0.79%	2.41%
Nonprofit	0.60%	0.73%	2.51%	3.71%	0.76%	1.63%
Unknown	3.14%	12.82%	11.56%*	3.46%	--	3.14%
Age of firm						
Less than 5 years	0.98%	1.06%	5.12%	4.23%	1.12%	2.59%
5-9 years	1.18%	1.01%	5.89%	5.83%	1.09%	3.53%
10-19 years	0.64%	0.79%	4.10%	3.88%	0.88%	2.16%
20 or more years	0.69%	0.66%	2.30%	1.78%	0.86%	1.27%
Unknown	0.83%	5.67%	5.09%	0.80%	7.35%*	0.77%
Multi/single status						
2 or more locations	0.78%	1.22%	1.44%	0.91%	1.34%	0.75%
1 location only	0.49%	0.52%	1.93%	6.37%	0.56%	1.30%
Percent full-time employees						
Less than 25%	2.38%	4.25%	4.83%*	8.43%	4.79%	4.11%
25-49 %	2.57%	2.38%	3.33%	4.23%	2.83%	3.30%
50-74 %	1.61%	0.73%	3.21%	3.30%	0.82%	2.77%
75% or more	0.68%	0.59%	1.81%	1.17%	0.74%	0.82%
Union presence						
No union employees	0.38%	0.43%	1.30%	0.92%	0.56%	0.71%
Has union employees	2.12%	2.12%	3.05%	2.53%	2.34%	2.38%
Unknown	3.45%	2.80%	5.76%	4.45%	3.56%	4.09%
Percent low wage employees **						
50% or more low wage	1.60%	2.14%	2.33%	2.85%	2.28%	2.75%
Less than 50% low wage	0.46%	0.43%	1.86%	1.53%	0.52%	0.88%
Unknown	0.80%	2.93%	4.28%	0.93%	3.09%	0.84%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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